

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

LISA M KEYSER

Debtor(s)

Case No. 13-70218JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/22/2013.
- 2) The plan was confirmed on 05/06/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/22/2013, 11/08/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/02/2018.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,823.00.
- 10) Amount of unsecured claims discharged without payment: \$28,125.18.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$38,291.92
Less amount refunded to debtor	\$443.11

NET RECEIPTS: **\$37,848.81**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,210.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,488.61
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,698.61**

Attorney fees paid and disclosed by debtor: \$490.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA**	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN CREDIT & COLLECTIONS	Unsecured	12,680.00	14,207.34	0.00	0.00	0.00
AMERICAN CREDIT BUREAU INC	Unsecured	328.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC ASSIGNEE	Unsecured	604.00	608.39	0.00	0.00	0.00
CAMBRIA SOMERSET RADIOLOGY	Unsecured	37.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	1,695.00	NA	NA	0.00	0.00
CAPITAL TAX COLLECTION BUREAU	Unsecured	33.00	NA	NA	0.00	0.00
CBCS++	Unsecured	80.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL SYST	Unsecured	1,419.00	NA	NA	0.00	0.00
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CONEMAUGH MEMORIAL MED CNT	Unsecured	39.00	NA	NA	0.00	0.00
CONEMAUGH MEMORIAL MED CNT	Unsecured	184.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	212.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	25.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	526.00	525.77	0.00	0.00	0.00
EDWIN A ABRAHAMSEN ASSOC PC+	Unsecured	1,332.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	467.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,991.00	1,028.20	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	513.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	433.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	373.43	373.43	60.43	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	68.90	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,595.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	134.00	NA	NA	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	2,412.00	2,132.87	2,132.87	0.00	0.00
PENNYMAC CORP	Secured	68,000.00	69,061.04	0.00	30,706.53	0.00
PENNYMAC CORP	Secured	0.00	985.06	985.06	985.06	0.00
PNC BANK NA	Unsecured	2,533.79	2,533.79	0.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	301.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	941.00	941.26	0.00	0.00	0.00
QUANTUM3 GROUP LLC - AGENT FO	Unsecured	553.00	553.03	0.00	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	NA	787.80	787.80	127.49	0.00
REMIT CORP++	Unsecured	122.00	NA	NA	0.00	0.00
REMIT CORP++	Unsecured	50.00	NA	NA	0.00	0.00
REMIT CORP++	Unsecured	830.00	NA	NA	0.00	0.00
REMIT CORP++	Unsecured	225.00	NA	NA	0.00	0.00
REMIT CORP++	Unsecured	157.00	NA	NA	0.00	0.00
REMIT CORP++	Unsecured	122.00	NA	NA	0.00	0.00
REMIT CORP++	Unsecured	81.00	NA	NA	0.00	0.00
REMIT CORP++	Unsecured	70.00	NA	NA	0.00	0.00
REMIT CORP++	Unsecured	62.00	NA	NA	0.00	0.00
REMIT CORP++	Unsecured	50.00	NA	NA	0.00	0.00
RUI CREDIT SERVICES	Unsecured	485.00	NA	NA	0.00	0.00
SALLIE MAE INC**	Unsecured	3,572.00	NA	NA	0.00	0.00
SALLIE MAE TRUST	Unsecured	3,667.00	3,707.47	3,707.47	599.97	0.00
SOMERSET COUNTY TAX CLAIM BU	Secured	1,307.00	1,330.27	0.00	0.00	0.00
THE BUREAUS INC++	Unsecured	7,411.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	3,470.00	4,144.66	4,144.66	670.72	0.00
WELTMAN WEINBERG & REIS CO LP	Unsecured	5,248.00	NA	NA	0.00	0.00
WINDBER MEDICAL CNTR	Unsecured	39.00	NA	NA	0.00	0.00
WINDBER MEDICAL CNTR	Unsecured	225.00	NA	NA	0.00	0.00
WINDBER MEDICAL CNTR	Unsecured	62.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$30,706.53	\$0.00
Mortgage Arrearage	\$985.06	\$985.06	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$985.06	\$31,691.59	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,146.23	\$1,458.61	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,698.61</u>
Disbursements to Creditors	<u>\$33,150.20</u>

TOTAL DISBURSEMENTS : **\$37,848.81**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/23/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.